

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Odell K. Harrison
Stacy A Harrison
Debtors

Case No. 16-03194-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Apr 23, 2021

User: AutoDocket
Form ID: 3180W

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Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 25, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Odell K. Harrison, Stacy A Harrison, 270 Spicebush Drive, East Stroudsburg, PA 18301-7029
4818483	+ CHASE BANK, C/O MRS BPO LLC, 1930 OLNEY AVENUE, CHERRY HILL, NJ 08003-2016
4818485	CHASE BANK USA NA, C/O MRS BPO LLC, 1830 OLNEY AVENUE, CHERRY HILL, NJ 08003
4818489	CITIBANK/HOME DEPOT, C/O SETTLEMENT SERVICES, 1061 MAIN STREET SUITE 19, NORTH HUNTINGDON, PA 15642
4818494	+ FIDELITY BROKERAGE SVCS LLC, 900 SALEM STREET, SMITHFIELD, RI 02917-1243
4818498	+ POCONO AMBULATORY SURGERY CENTER, 1 STORM STREET, STROUDSBURG, PA 18360-2406
4818499	+ POCONO HEALTHCARE MANAGEMENT, C/O TRANSWORLD SYSTEMS INC, PO BOX 17221, WILMINGTON, DE 19850-7221
4818502	+ SUBURBAN EMERGENCY MEDICAL SVCS, C/O FIRSTSTATES FINANCIAL SVCS CORP, PO BOX 5827, READING, PA 19610-5827
4818510	+ UPSTATE SC EMERGENCY PHYSICIAN, C/O CFS BILLING, 300 S PARK RD SUITE 400, HOLLYWOOD, FL 33021-8353
4818509	UPSTATE SC EMERGENCY PHYSICIAN, C/O CFS, PO BOX 3475, TOLEDO, OH 43607-0475

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4818479	+ EDI: CAPITALONE.COM	Apr 23 2021 23:43:00	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
4818480	EDI: CAPITALONE.COM	Apr 23 2021 23:43:00	CAPITAL ONE BANK, 15000 CAPITAL ONE DR, RICHMOND, VA 23238
4818481	+ EDI: CITICORP.COM	Apr 23 2021 23:43:00	CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
4818484	EDI: ARSN.COM	Apr 23 2021 23:43:00	CHASE BANK USA, C/O ARS NATIONAL SERVICES INC, PO BOX 469046, ESCONDIDO, CA 92046-9046
4818487	+ EDI: CITICORP.COM	Apr 23 2021 23:43:00	CITI CARDS/CITIBANK, PO BOX 6241, SIOUX FALLS, SD 57117-6241
4818488	+ EDI: PRA.COM	Apr 23 2021 23:43:00	CITIBANK/BEST BUY, C/O PORTFOLIO RECOVERY ASSOC, 120 CORPORATE BLVD, NORFOLK, VA 23502-4952
4818490	+ EDI: WFNNB.COM	Apr 23 2021 23:43:00	COMENITY BANK/DRESS BARN, PO BOX 182789, COLUMBUS, OH 43218-2789
4818491	EDI: CRFRSTNA.COM	Apr 23 2021 23:43:00	CREDIT FIRST/FIRESTONE, PO BOX 81083, CLEVELAND, OH 44181
4826952	EDI: CAPITALONE.COM	Apr 23 2021 23:43:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5317361	+ Email/Text: BKBCNMAIL@carringtonms.com	Apr 23 2021 18:56:00	Carrington Mortgage Services, LLC, P.O. BOX 3730, Anaheim, CA 92806, Carrington Mortgage

			Services, LLC, P.O. BOX 3730, Anaheim, CA 92803-3730
5317360	+ Email/Text: BKBCNMAIL@carringtonms.com	Apr 23 2021 18:56:00	Carrington Mortgage Services, LLC, P.O. BOX 3730, Anaheim, CA 92803-3730
4858395	+ Email/Text: bankruptcy@cavps.com	Apr 23 2021 18:56:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
4833856	EDI: CRFRSTNA.COM	Apr 23 2021 23:43:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
4818492	+ Email/Text: BKRMailOps@weltman.com	Apr 23 2021 18:56:00	DISCOVER BANK, C/O WELTMAN WEINBERG & REIS, 325 CHESTNUT ST STE 501, PHILADELPHIA, PA 19106-2605
4818493	EDI: DISCOVER.COM	Apr 23 2021 23:43:00	DISCOVER FINANCIAL SERVICES, PO BOX 15316, WILMINGTON, DE 19850
4820231	EDI: DISCOVER.COM	Apr 23 2021 23:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4818495	+ EDI: CITICORP.COM	Apr 23 2021 23:43:00	HOME DEPOT/CITIBANK, PO BOX 6497, SIOUX FALLS, SD 57117-6497
4818496	EDI: HY11.COM	Apr 23 2021 23:43:00	HYUNDAI MOTOR FINANCE, PO BOX 660891, DALLAS, TX 75266-0891
4862604	+ EDI: HY11.COM	Apr 23 2021 23:43:00	Hyundai Lease Titling Trust, PO Box 20809, Fountain Valley, CA 92728-0809
4818497	EDI: IRS.COM	Apr 23 2021 23:43:00	IRS, CENTRALIZED INSOLVENCY OP, PO BOX 7346, PHILADELPHIA, PA 19101-7346
4818486	EDI: JPMORGANCHASE	Apr 23 2021 23:43:00	CHASE MORTGAGE, PO BOX 24696, COLUMBUS, OH 43224
5261724	EDI: JPMORGANCHASE	Apr 23 2021 23:43:00	JPMorgan Chase Bank, National Association, 3415 Vision Drive, Columbus, OH 43219
4895372	EDI: JPMORGANCHASE	Apr 23 2021 23:43:00	JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
4818482	EDI: JPMORGANCHASE	Apr 23 2021 23:43:00	CHASE BANK, PO BOX 15298, WILMINGTON, DE 19850
4862279	Email/PDF: resurgentbknofications@resurgent.com	Apr 23 2021 19:13:24	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4846946	+ EDI: MID8.COM	Apr 23 2021 23:43:00	Midland Funding, LLC, Midland Credit Management, Inc., as agent for Midland Funding, LLC, PO Box 2011, Warren, MI 48090-2011
4863520	EDI: PRA.COM	Apr 23 2021 23:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4819302	+ EDI: PENNDEPTREV	Apr 23 2021 23:43:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
4819302	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 23 2021 18:56:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
4818501	EDI: DRIV.COM	Apr 23 2021 23:43:00	SANTANDER CONSUMER USA, ATTN BANKRUPTCY DEPT, PO BOX 560284, DALLAS, TX 75356-0284
4818500	+ EDI: DRIV.COM	Apr 23 2021 23:43:00	SANTANDER CONSUMER USA, PO BOX 961245, FORT WORTH, TX 76161-0244
4818503	+ EDI: RMSC.COM	Apr 23 2021 23:43:00	SYNCB/NAPA EASY PAY, 950 FORRER

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4818504	+ EDI: MID8.COM	Apr 23 2021 23:43:00	BLVD, KETTERING, OH 45420-1469 SYNCHRONY BANK/AMAZON, C/O MIDLAND CREDIT MANAGEMENT, 2365 NORTHSIDE DRIVE SUITE 300, SAN DIEGO, CA 92108-2709
4818506	+ EDI: RMSC.COM	Apr 23 2021 23:43:00	SYNCHRONY BANK/LOWES, PO BOX 965005, ORLANDO, FL 32896-5005
4818505	+ EDI: PRA.COM	Apr 23 2021 23:43:00	SYNCHRONY BANK/LOWES, C/O PORTFOLIO RECOVERY ASSOCIATES, 120 CORPORATE BLVD, NORFOLK, VA 23502-4952
4818507	+ Email/Text: bknotice@ercbpo.com	Apr 23 2021 18:56:00	SYNCHRONY BANK/NAPA EASY PAY, C/O ERC, PO BOX 57610, JACKSONVILLE, FL 32241-7610
4818511	+ EDI: VERIZONCOMB.COM	Apr 23 2021 23:43:00	VERIZON, PO BOX 4003, ACWORTH, GA 30101-9004
4818512	+ EDI: VERIZONCOMB.COM	Apr 23 2021 23:43:00	VERIZON WIRELESS, 455 DUKE DRIVE, FRANKLIN, TN 37067-2701
4818513	+ EDI: WFFC.COM	Apr 23 2021 23:43:00	WFFNB/RAYMOUR & FLANIGAN, 800 WALNUT STREET, DES MOINES, IA 50309-3605
4835146	EDI: WFFC.COM	Apr 23 2021 23:43:00	Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4818508	##	SYNCHRONY BANK/SLEEPYS, C/O MONARCH RECOVERY MANAGEMENT, 10965 DECATUR ROAD, PHILADELPHIA, PA 19154-3210

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 25, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 23, 2021 at the address(es) listed below:

Name	Email Address
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Carrington Mortgages Services LLC bkgroup@kmlawgroup.com

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Joshua I Goldman

on behalf of Creditor JPMorgan Chase Bank National Association josh.goldman@padgettlawgroup.com,
angelica.reyes@padgettlawgroup.com

Kevin S Frankel

on behalf of Creditor JPMorgan Chase Bank National Association pa-bk@logs.com

Rebecca Ann Solarz

on behalf of Creditor Carrington Mortgages Services LLC bkgroup@kmlawgroup.com

Thomas I Puleo

on behalf of Creditor JPMorgan Chase Bank National Association tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

Vincent Rubino

on behalf of Debtor 2 Stacy A Harrison
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.
com;swiggins@newmanwilliams.com

Vincent Rubino

on behalf of Debtor 1 Odell K. Harrison
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.
com;swiggins@newmanwilliams.com

TOTAL: 9

Information to identify the case:

Debtor 1	Odell K. Harrison	Social Security number or ITIN	xxx-xx-2875
	First Name Middle Name Last Name	EIN	-- --
Debtor 2	Stacy A Harrison	Social Security number or ITIN	xxx-xx-4248
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-- --
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 5:16-bk-03194-HWV			

Order of Discharge

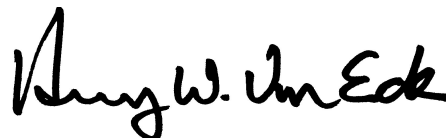
12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Odell K. Harrison
aka Odell Kenyetta Harrison, aka Odell
Harrison, aka Odell Harrison Jr., aka Odell K.
Harrison Jr.

Stacy A Harrison
aka Stacy Allana Harrison, aka Stacy Harrison

By the
court:



Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Daneisha Dunbar Yancey, Deputy
Clerk

4/23/21

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the

extent not paid in full under the plan;

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Chapter 13 Discharge

For more information, see page 2>

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.